

## REMARKS

The Office rejects claims 1-48 in the subject application. Claim 46 has been amended. Claims 1-48 (6 independent claims; 48 total claims) remain pending in the application. Support for the amendments may be found in the originally filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

## 35 U.S.C. § 112 REJECTIONS

Claim 46 stands rejected under 35 U.S.C. § 112, second paragraph, as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention.

With regards to claim 46, the Office alleges that the limitation “said economic group” in line 7 has insufficient antecedent basis and requires correction. Applicant has amended claim 46 to change the phrase “said economic group” to “an economic group”. Accordingly, claim 46 complies with 35 U.S.C. § 112 (second paragraph). Thus, Applicant respectfully requests withdrawal of this rejection.

## 35 U.S.C. § 102 REJECTIONS

Claims 1-48 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Lewis, U.S. Patent No. 6,513,019, issued January 28, 2003 (“Lewis”). Applicant respectfully traverses the rejection.

Lewis is limited to a data processing system for an integrated and real-time data and information consolidation and distribution solution for financial institutions. The data received from various systems and data sources is specifically defined as “relating to financial transactions, financial instruments, customers, counterparties, employees, organizational units, and financial institutions”. Column 4, lines 57-59. The data is converted into a common format, information is derived from the data, and the data is consolidated and integrated into a financial industry data model. The data is distributed and published for subscribers. The system provides access to this data for real-time inquiry by customers of a financial services enterprise. Column 4, lines 50-67.

However, in general, the data used in the Lewis system is specifically defined, and such data fails to include financial services data (as further explained below). Moreover, the Lewis system fails to include a module in an application program corresponding to a financial services function or transmission and/or receipt of data in connection with financial services. **As such, the Lewis system focuses on the consolidation and integration of data for data entry, assessment, and report generation, but fails to create financial advice applications as claimed in the claimed invention.**

With regard to the claims, Lewis fails to teach, advise, or suggest “establishing a connection to a client computer having an application program comprising at least one module, wherein each module of said application program corresponds to a financial services function” as recited in claim 1 (and claims 2-10, which variously depend from claim 1), claim 21 (and claims 22-30, which variously depend from claim 21), and claim 31 (and claims 32-39, which variously depend from claim 31). Lewis also fails to teach, advise, or suggest “at least one financial service in communication with said advice utility server, wherein each financial service is configured to receive data from said advice utility server and to transmit data to said advice utility server” as recited in claim 11 (and claims 12-20, which variously depend from claim 11). Lewis further fails to teach, advise, or suggest “transmitting at least one request to said advice utility server for at least one financial service; and receiving financial services data from said advice utility server” as recited in claim 40 (and claims 41-45, which variously depend from claim 40). Lewis also fails to teach, advise, or suggest “transmitting an economic group data to said plurality of financial services; [and] receiving and compiling financial planning and advice results from said plurality of financial services” as recited in claim 46 (and claims 47-48, which variously depend from claim 46).

More specifically, it is helpful to quickly **distinguish a financial service from a financial transaction**. Exemplary financial services are described in the present application as follows:

In an exemplary embodiment, the financial services 108 are headless utilities which each provide a specialized function within the context of providing financial advice to consumers. Financial services 108 includes, for example, at least one of a leased storage service 108a, a formatting service 108b, a library service 108c, a repository service 108d, a simulator service 108e, an asset allocation service 108f, a business graphics service 108g, a roadmap service 108h, and an equity evaluator service 108i. Examples of

additional financial services may include calculator services, data entry services, information services, conversion services, tracking services, and the like. The financial services 108a-i each may include or communicate with one or more databases, such as databases 109a, 109c, 109d, and 109i, for example. (Present Application, page 10, lines 4-14).

However, a financial transaction is limited in the Lewis reference to a transaction with an automatic teller machine (ATM), for example, or the purchase of an item. The Lewis system is distinguishable from the claimed invention in that the Lewis system is missing the financial service feature of the claimed invention. It is important to distinguish a financial service from mere financial data, transactions, or products in analyzing the Lewis reference. The Lewis system is merely a financial data reporting system for real time data entry, assessment, and report generation. However, the Lewis system does not include a financial service as recited in the claimed invention. Accordingly, a financial transaction and a financial service (or a financial services function) are distinguishable and should not be confused in analyzing the Lewis reference.

Indeed, the Lewis reference does not even mention financial services, other than to briefly mention that the real-time inquiry is by customers of a financial services enterprise. The Lewis system further briefly mentions that a database is configured to contain data and information needed to support the full spectrum of financial services provided by financial services firms (see Column 11, lines 50-55). Significantly, the Lewis system points out that the critical function of the Lewis invention is as follows:

the critical function performed by the instant invention is to place integrated data regarding, and information derived from financial transactions, positions, lots, and balances (settled and pending); the universe of financial instruments; customers and counterparties, employees and organizational units; and financial institutions in front of select groups within the financial firm as well as its customers and counterparties continuously as the data and information changes in real-time or near real-time. Column 19, lines 57-65.

Accordingly, the Lewis system is limited to financial transactions and data reporting, and makes no mention of financial services in the context of the presently claimed invention. Again, the Lewis system focuses on the consolidation and integration of data for data entry, assessment, and report generation, but fails to create financial advice applications as claimed in the claimed

The distinction between a financial transaction and a financial service (or financial

services function) emphasizes the clear difference between the Lewis system and the claimed invention.

It may also be helpful to review a problem of the invention and identify the inventive solution described in the specification. One problem identified in the present application is lack of integration as follows:

Corporations which provide financial advice to clients and consumers, either directly or through financial professionals, typically place a premium upon the delivery of consistent and complementary advice across the various channels that may be available for delivering such advice. (Present Application, page 1, lines 9-12).

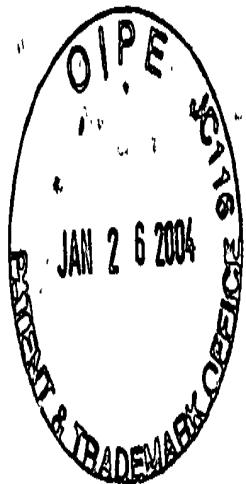
...  
The architecture of prior art systems generally requires separate financial advice applications for each target market. (Present Application, page 1, lines 27-28).

...  
Moreover, this lack of integration substantially precludes the effective bundling of application functionalities to create specialized financial advice applications for particular target markets or market segments. (Present Application, page 2, lines 3-5).

Accordingly, the problem of lack of integration of financial advice and information requires separate financial advice applications for different markets and market segments. Such a problem slows the rate of data-transfer in a communication link and often results in inaccurate or incorrect financial advice to clients.

One method for solving the above problem includes the bundling or combining financial services into various groups to provide integrated information to a variety of groups. Present Application, page 9, lines 29-32 to page 10, lines 1-4. Thus, this solution to the above problem increases the rate of data-transfer in a communication link and provides more accurate and integrated data to the client. The Lewis reference fails to recognize this problem, and consequently, fails to address it.

Thus, Lewis fails to teach, advise, or suggest one or more of the claimed elements, so that



## CONCLUSION

Thus, the Applicant respectfully submits that the present application is in condition for allowance. Reconsideration of the application is thus requested. Applicant invites the Office to telephone the undersigned if he or she has any questions whatsoever regarding this Response or the present application in general.

Respectfully submitted,

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